

IN THE CLAIMS:

This version of the claims replaces all previous versions and listings of the claims.

1. (Currently Amended) A method of managing health care resources for a health care consumer, the method comprising:

providing a communications interface with a network to enable communication between a health care consumer, a health care provider, and a payment manager;

maintaining data on one or more health care consumers and health care products and services, wherein maintaining the data includes allowing the health care consumers to open
opening a health savings account, comprising a nontaxable section and a taxable section,
wherein the taxable section of the health savings account is placed in an investment vehicle;

coordinating allocation of resources for health care products and services provided to a health care consumer, including

enabling the health care consumer to insert resources into the nontaxable section of the health savings account before the health care consumer is obligated to pay tax on the resources;

enabling the health care consumer to insert resources into the taxable section of the health savings account, such that resources inserted into the taxable section are taxed;

enabling the health care consumer to withdraw resources from the taxable section at will;

specifying a maximum expenditure limit on the health savings account, the maximum expenditure limit indicating a restriction on deductions from the health savings account over a time period;

accessing setting preferences for the health savings account that determine the manner in which the resources are withdrawn from the taxable section and the

nontaxable section of the health savings account, the setting preferences affecting the transition of withdrawals between the taxable section and the nontaxable section;

enabling the health care consumer to access the health savings account to reimburse a health care provider using the setting preferences to allocate resources;

monitoring an actual expenditure by the health care consumer to determine if the maximum expenditure limit has been deducted from the health savings account over the time period; and

assessing the health care consumer for a percentage of health care costs exceeding the maximum expenditure limit to reimburse a health care provider; and,

offering one or more services databases to the health care consumer, including providing a search function to search and generate results from the services databases.

2. (Original) The method of claim 1 wherein enabling the health care consumer to reimburse the health care provider includes enabling the health care consumer to direct reimbursements from an online health account.

3. (Original) The method of claim 2 further comprising enabling the online health account to display transaction information related health care that has been provided.

4. (Cancelled)

5. (Original) The method of claim 1 further comprising enabling additional taxable resources and additional nontaxable resources to be inserted in the health savings account at a subsequent time.

6. (Original) The method of claim 1 further comprising enabling the health care consumer to insert additional resources into the health savings account when an amount of resources available in the health savings account is insufficient to reimburse the health care provider.

7. (Cancelled).

8. (Previously Presented) The method of claim 1 further comprising enabling the health care consumer to provide additional resources for health care costs exceeding the maximum expenditure limit.

9. (Previously Presented) The method of claim 1 further comprising enabling a party other than the health care consumer to provide additional resources for health care costs exceeding the maximum expenditure limit.

10. (Previously Presented) The method of claim 9 wherein the party includes at least one of an employer and an insurance provider.

11. (Previously Presented) The method of claim 1 further comprising deducting resources for reimbursement above the maximum expenditure limit from the health savings account.

12. (Cancelled).

13. (Currently Amended) An online health account for providing a primary point of access to a healthcare system, comprising:

a services database for enabling a health care consumer to identify a health care opportunity relating to a prospect of receiving health care from a health care provider;

[[A]] a health savings account for a health care consumer, the health savings account comprising:

a taxable section structured and arranged to reimburse a health care provider for provided health care, wherein the taxable section of the health savings account is placed in an investment vehicle;

a nontaxable section structured and arranged to reimburse the health care provider for provided health care;

an allocation device in communication with the health saving account structured and arranged to:

enable the health care consumer to open the health savings account;

access setting preferences for the health savings account that determine the manner in which the resources are withdrawn from the taxable section and the nontaxable section of the health savings account, the setting preferences affecting the transition of withdrawals between the taxable section and the nontaxable section; and

enable the health care consumer to access the health savings account to reimburse a health care provider using the setting preferences to allocate resources;

a limiting device in communication with the health savings account structured and arranged to:

specify a maximum expenditure limit on the health savings account, the maximum expenditure limit indicating a restriction on deductions from the health savings account over a time period;

monitor an actual expenditure by the health care consumer to determine if the maximum expenditure limit has been deducted from the health savings account over the time period; and

assess the health care consumer for a percentage of health care costs exceeding the maximum expenditure limit to reimburse a health care provider; and,

an online controller coupled to the services database, the allocation device and limiting device with an interface for communication with the health care consumer.

14. (Currently Amended) The health savings account of claim 13 wherein the ~~further comprising an online controller enabling~~ enables the health care consumer to allocate resources from a communications device.

15. (Original) The health savings account of claim 14 wherein the communications device includes a computing device.

16. (Original) The health savings account of claim 14 wherein the communications device includes a telephone.

17. (Currently Amended) The health savings account of claim 13 ~~14~~ wherein the online controller enables a display of information relating to ~~in~~ the taxable section or the nontaxable section.

18. (Currently Amended) The health savings account of claim 13 wherein the online controller accesses and displays information from the services database describing a health care opportunity.

19. (Currently Amended) The health savings account of claim 13 ~~14~~ wherein the online controller displays transaction information related to health care that has been performed.

20. (Cancelled)

21. (Currently Amended) The health savings account of claim 13 ~~20~~ wherein the allocation device enables ~~identifying a health care opportunity includes enabling~~ the health care consumer to allocate resources for the health care opportunity identified from the services database.

22. (Currently Amended) The health savings account of claim 13 ~~20~~ wherein the allocation device is structured and arranged to access one or more transaction parameters utilized by the allocation device to update information in the services database.

23. (Currently Amended) The health savings account of claim 13 ~~20~~ wherein the services database includes a quality assessment tool created from feedback of the health care consumer.

24. (Currently Amended) The health savings account of claim 13 ~~20~~ wherein the services database includes a directory of health care providers.

25. (Currently Amended) The health savings account of claim 24 wherein the services database includes a search tool ~~further comprising~~ enabling the health care consumer to search the directory of health care providers by cost, location, affiliation or quality.

26. (Currently Amended) A health care system comprising:

a first host structured and arranged to facilitate selection of a health care provider; and

a second host in communication with the first host and structured and arranged to manage an online health account comprising a health savings account, wherein the health savings account comprises:

a taxable section structured and arranged to reimburse a health care provider for provided health care, wherein the taxable section of the health savings account is placed in an investment vehicle;

a nontaxable section structured and arranged to reimburse the health care provider for provided health care;

an allocation device in communication with the online health account and structured and arranged to:

enable the health care consumer to open the health savings account;

access setting preferences for the health savings account that determine the manner in which the resources are withdrawn from the taxable section and the nontaxable section of the health savings account, the setting preferences affecting the transition of withdrawals between the taxable section and the nontaxable section; and

enable the health care consumer to access the health savings account to reimburse a health care provider using the setting preferences to allocate resources; and

a limiting device in communication with the online health account and structured and arranged to:

specify a maximum expenditure limit on the health savings account, the maximum expenditure limit indicating a restriction on deductions from the health savings account over a time period;

monitor an actual expenditure by the health care consumer to determine if the maximum expenditure limit has been deducted from the health savings account over the time period; and

assess the health care consumer for a percentage of health care costs exceeding the maximum expenditure limit to reimburse a health care provider.

27. (Original) The health care system of claim 26 wherein facilitating selection of the health care provider includes maintaining a services database.

28. (Original) The health care system of claim 26 wherein facilitating selection of the health care provider includes soliciting feedback regarding the health care provider.

29. (Original) The health care system of claim 26 wherein facilitating selection of the health care provider includes updating the services database.

30. (Original) The health care system of claim 26 wherein facilitating selection of the health care provider includes enabling the services database to be searched.

31. (Original) The health care system of claim 26 wherein managing the online health account includes establishing the online health account.

32. (Original) The health care system of claim 26 wherein managing the online health account includes enabling access to the services database.

33. (Original) The health care system of claim 26 wherein managing the online health account includes populating a services database.

34. (Cancelled).

35. (Original) The health care system of claim 26 wherein managing the online health account includes enabling transaction processing.

36. (Original) The health care system of claim 26 wherein managing the online health account includes setting the health savings account preferences.

37. (Original) The health care system of claim 26 wherein managing the online health account includes receiving funds.

38. (Original) The health care system of claim 26 wherein managing the online health account includes allocating funds.

39. (Original) The health care system of claim 26 wherein managing the online health account includes depositing funds into the health savings account.

40. (Original) The health care system of claim 26 wherein managing the online health account includes withdrawing funds from the health savings account.

41. (Previously Presented) The health care system of claim 26 wherein managing the online health account includes establishing a relation between the online health account and a logical partition on a larger pooled account for multiple users.

42. (Previously Presented) The health care system of claim 26 wherein managing the online health account includes establishing the online health account as a separate and distinct financial instrument from accounts of other users.

43. (Previously Presented) The method of claim 1 further comprising enabling the health care consumer to provide additional resources for health care costs exceeding the maximum expenditure limit up to a predetermined amount, after which a party other than the health care consumer is enabled to provide any remaining resources for health care costs not reimbursed by the health care consumer.

44. (New) The method of claim 1, further comprising verifying identification and transaction information transmitted and received through the communications interface.

45. (New) An online health care management system that provides a primary point of access for a health care consumer, comprising:

an interface that establishes a communication link to a network to connect a health care consumer and a health care provider;

a health care manager linked to the interface including at least one services database accessible to the health care consumer relating to health care providers, including a search tool and result generator for searching the services database using parameters selected by the health care consumer and generating results based on the search to assist the health care consumer in selecting health care providers; and,

a cost manager linked to the interface to process transaction parameters related to health care providers, including an expenditure coordinator to determine health care expenditures based on transaction parameters transmitted by the interface and a resource allocator to allocate funds for payment of health care expenditures.

46. (New) The system of claim 45, wherein the resource allocator includes a medical savings account and a medical savings account controller.

47. (New) The system of claim 46, wherein the medical savings account includes a taxable portion and a non-taxable portion, and medical savings account controller allocates funds, obtains payments and directs transfers between the taxable portion and the non-taxable portion based on instructions from the health care consumer.

48. (New) The system of claim 45, wherein the cost manager includes access to a medical insurance provider.

49. (New) The system of claim 45, wherein the expenditure coordinator includes a database relating to health care plans, health care providers, and health care program adjustment factors.

50. (New) The system of claim 45, wherein the cost manager requests, gathers and receives transaction parameters from the health care consumer, the health care provider, and the expenditure coordinator and the resource allocator generates payment instructions based on the transaction parameters.

51. (New) The system of claim 45, wherein the services database includes data relating to health care providers based on location, cost, affiliation and specialty.

52. (New) The system of claim 45, wherein the services database includes data relating to health care issues.

53. (New) The system of claim 45, further comprising a security administrator linked to the interface to verify identification and transaction information related to the health care consumer and the health care provider.